

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Keith B Gould  
 Debtor

Case No. 19-12217-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db  
 14303258 +Keith B Gould, 49 Knickerbocker Ln, Malvern, PA 19355-1680  
 14303266 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 14312590 +EAST WHITELAND TOWNSHIP, 209 CONESTOGA RD, Malvern, PA 19355-1625  
 14312591 +GLENHARDIE COUNTRY CLUB, 1399 OLD EAGLE SCHOOL RD, Wayne, PA 19087-1598  
 14303267 +Heather Burns Pozniak Esq, Lentz Cantor Massey, 460 East King Rd, Malvern, PA 19355-3049  
 14303268 +Kim Gould, 49 KNICKERBOCKER LN, Malvern, PA 19355-1680  
 14362479 +MALIN STATION CONDO ASSOC, 427 EXTON COMMONS, Exton, PA 19341-2451  
 +Malin Station Condominium Association, Inc., c/o Robert J. Lohr II, Lohr & Associates, Ltd.,  
 1246 West Chester Pike, Suite 312, West Chester, PA 19382-5683  
 14303271 +Santander Consumer USA Inc., 2208 Highway 121 Ste 100, Bedford, TX 76021-5981  
 14312595 VISION FINANCIAL CORP, PO BOX 460260, Saint Louis, MO 63146-7260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Nov 20 2019 08:48:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Nov 20 2019 04:04:33 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2019 04:03:56  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 20 2019 04:04:29 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14312577 EDI: AMEREXPR.COM Nov 20 2019 08:48:00 AMERICAN EXPRESS, PO BOX 360001,  
 Fort Lauderdale, FL 33336-0001  
 14312576 EDI: AMEREXPR.COM Nov 20 2019 08:48:00 AMERICAN EXPRESS, PO BOX 1270,  
 Newark, NJ 07101-1270  
 14336966 EDI: BECKLEE.COM Nov 20 2019 08:48:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14303256 +E-mail/Text: rperez@arcadiarecovery.com Nov 20 2019 04:04:24 Arcadia Recovery Bureau,  
 645 Penn St, Reading, PA 19601-3543  
 14303255 +E-mail/Text: rperez@arcadiarecovery.com Nov 20 2019 04:04:24 Arcadia Recovery Bureau,  
 645 Penn Street, 4th Floor, Reading, PA 19601-3559  
 14342783 E-mail/PDF: resurgentbknofications@resurgent.com Nov 20 2019 04:01:21  
 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14303257 EDI: BANKAMER.COM Nov 20 2019 08:48:00 Bank of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 14303259 +EDI: TSYS2.COM Nov 20 2019 08:48:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 14303260 +EDI: TSYS2.COM Nov 20 2019 08:48:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 14303261 +E-mail/Text: notices@burt-law.com Nov 20 2019 04:05:09 Burton Neil & Associates, P.C.,  
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600  
 14303263 +EDI: CAPITALONE.COM Nov 20 2019 08:48:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14303262 +EDI: CAPITALONE.COM Nov 20 2019 08:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14324870 +EDI: AIS.COM Nov 20 2019 08:48:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14303265 +EDI: CONVERGENT.COM Nov 20 2019 08:48:00 Convergent Outsourcing, Inc., 800 Sw 39th St,  
 Renton, WA 98057-4927  
 14303264 +EDI: CONVERGENT.COM Nov 20 2019 08:48:00 Convergent Outsourcing, Inc., Attn: Bankruptcy,  
 Po Box 9004, Renton, WA 98057-9004  
 14303269 +EDI: MID8.COM Nov 20 2019 08:48:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 Warren, MI 48090-2011  
 14303270 +EDI: DRIV.COM Nov 20 2019 08:48:00 Santander Consumer USA Inc., Attn: Bankruptcy,  
 Po Box 961245, Fort Worth, TX 76161-0244  
 14341154 EDI: BANKAMER.COM Nov 20 2019 08:48:00 The Bank of New York Mellon, et al,  
 c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 14312596 +EDI: WFFC.COM Nov 20 2019 08:48:00 WELLS FARGO BANK, 435 FORD ROAD STE 300,  
 Minneapolis, MN 55426-4938

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  
 14312579\* +Arcadia Recovery Bureau, 645 Penn St, Reading, PA 19601-3543  
 14312578\* +Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559  
 14312580\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 14312581\* +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 14312582\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14312583\* +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803

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User: John  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14312584\* +Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600  
14312586\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
14312585\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
14312588\* +Convergent Outsourcing, Inc., 800 Sw 39th St, Renton, WA 98057-4927  
14312587\* +Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004  
14312589\* +EAST WHITELAND TOWNSHIP, 209 CONESTOGA RD, Malvern, PA 19355-1625  
14312592\* +Kim Gould, 49 KNICKERBOCKER LN, Malvern, PA 19355-1680  
14312593\* +MALIN STATION CONDO ASSOC, 427 EXTON COMMONS, Exton, PA 19341-2451  
14312594\* +MIDLAND FUNDING LLC, PO BOX 2011, Warren, MI 48090-2011

TOTALS: 0, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2019 at the address(es) listed below:

HEATHER BURNS POZNIAK on behalf of Creditor Malin Station Condominium Association, Inc.  
hbpozniak@lentslaw.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
et al. bkgroup@kmlawgroup.com  
RICHARD N. LIPOW on behalf of Debtor Keith B Gould richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
rholber@ecf.axosfs.com  
ROBERT J. LOHR, II on behalf of Creditor Malin Station Condominium Association, Inc.  
bob@lohrandassociates.com, leslie@lohrandassociates.com/r59687@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Keith B Gould</u>	Social Security number or ITIN	<b>xxx-xx-0151</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-12217-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Keith B Gould

11/19/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**